Nova Scotia
Advisory Council on
the Status of Women

SUBMISSION TO THE

NOVA SCOTIA TASK FORCE ON AGING

SEPTEMBER 1988

NOVA SCOTIA ADVISORY COUNCIL ON THE STATUS OF WOMEN
P.O. BOX 745, HALIFAX, NOVA SCOTIA, B3J 2T3

The Nova Scotia Advisory Council on the Status of Women welcomes the opportunity to provide input to the Nova Scotia Task Force on Aging. We are encouraged that the Province of Nova Scotia has recognized the need to address the social and economic implications of our aging society and we hope that our concerns and recommendations will aid the Government in planning programs and services in the future.

There are some facts about women and aging[1] which clearly indicate why the Nova Scotia Advisory Council on the Status of Women considers aging to be a women's issue:

* Women can expect to live to age 78 -- seven years longer than the average man.

* Right now, one and a third million women in Canada are over 65 -- over one third of a million more than the number of men in the same age group.

* By 2001, the number of women over 65 will reach 2,213,400 and half of them will be over 75.

* And by the turn of the century, there will be over one and a half times more women over 75 than men in the same age group.

* 3 out of 5 women over 65 and more than 4 out of 5 women over 75 are widowed, divorced, or single.

* There are 3 times as many women over 65 living alone as men in the same age group.

* Only half of women over 65, compared to three quarters of men in this age group, own their own homes.

* Women over 65 make up 70% of the residents of nursing homes.

* About 335,000 single, widowed, or divorced women over 65 live in poverty -- 5 times the number of men in the same circumstances.

* Even with the government's old age pension, 3 out of 5 single, widowed, or divorced women over 65 live in poverty.

* Old age is a women's issue.

In 1986 there were 15,675 more women than men over the age of 65 in Nova scotia[2]. Aging is a women's issue if only for the reason that 58% of our senior (65+) population and 55% of our near-senior (55+) population are women. Council believes there are 3 particularly critical issues facing our elderly in Nova Scotia: income, housing, and health.

INCOME

> "Wherever they live, whatever their present status in life and regardless of whether they have worked inside or outside the home, women in their later years are more likely to be poor than any other group in the country."[3]

Why are older women poor? Women's financial status in old age is closely linked to women's life pattern before retirement. Many women never enter the labour force and consequently have little opportunity to provide for their later years. For women who do work outside the home the fact that women earn lower salaries than men, women comprise 75% of the part time work force and generally work in jobs that have little security and few benefits, and the fact that many women leave the work force for periods of time to raise children, have all contributed and will continue to contribute to the poverty of older women. There can be little doubt that until such time as women's overall status in the labour force improves, women will be disadvantaged relative to men in old age.

Over the past year, Council has become increasingly aware of the particular difficulties currently being felt by women between the ages of 50 and 64. These women often face severe employment problems and are generally excluded from most income support programs for seniors. Many of these women have few skills that are considered relevant in today's job market. Older women also face

discrimination by employers on the basis of age. Even if women are able to secure employment at this point in their lives, there is little time to contribute to a pension plan that will provide them with an adequate income upon retirement.

The maze of income support programs for seniors--Family Benefits, Municipal Social Assistance, Old Age Security, Guaranteed Income Supplement, Spouses Allowance, Widowed Spouse's Allowance, Nova Scotia Special Social Assistance, Nova Scotia Property Tax Rebates, and Nova Scotia Rental Assistance -- are extremely complicated. The eligibility criteria for these programs are all different. Once again, our group of 50 - 64 year old women appear to be excluded from most of these programs. As well, single and divorced women represent a disadvantaged group with respect to available income support.

The Nova Scotia Advisory Council on the Status of Women does not support the concept of mandatory retirement but believes retirement should be an arrangement between and employer and employee.

Recommendation - 1

That the Government of Nova Scotia take immediate measures to raise the income of older individuals.

That income support programs be made more flexible as to offer support to women aged 50 - 64 who are in need of financial assistance.

Recommendation - 2

That part time workers be granted access to all private and public pension plans on a pro-rated basis.

Recommendation - 3

That pension benefits be provided under the CPP in respect of those time periods spent by women in the home either raising children or caring for other people.

Recommendation - 4

That special programs be developed for women wishing to re-enter the labour force at a later age.

Recommendation - 5

That job creation strategies be developed for women in their later years.

Recommendation - 6

That workers over 65 be included in the Nova Scotia Human Rights Code.

My problem is not menopausal hot flash -- it's no pension irritability.

HOUSING

Many of the problems which seniors experience with respect to housing would likely be alleviated if they were in receipt of adequate incomes. Support services also play an important role in maintaining independence among the elderly (i.e. meals-on-wheels, cleaning services, transportation, snow shoveling, etc.).

The Nova Scotia Advisory Council on the Status of Women is encouraged by the Government's recent announcement which removes claim on home-ownership when nursing home care is required. However, nothing in this recent announcement will protect the savings of those seniors who do not own a home.

Recommendation - 7

That additional subsidized housing for seniors be developed and that seniors be consulted regarding the design and location for such housing.

Recommendation - 8

That the rental assistance rates provided under the Nova Scotia Rental Assistance Program be adjusted to reflect realistic rent levels as currently found in the Nova Scotia housing market.

Recommendation - 9

That the Government of Nova Scotia investigate ways of helping seniors who are homeowners overcome the financial obstacles of remaining in their own homes.

That income limits qualifying seniors for the Senior Citizens' Assistance Program and the Provincial Housing Emergency Repair Program be raised to enable more seniors to remain in their own homes.

That the criteria used to determine eligibility for home improvement programs be standardized so that all seniors will have equal access to such programs regardless of which municipality they live in.

Recommendation - 10

That information about housing programs from all levels of government be made more widely available.

HEALTH

While there are a vast number of health issues of great concern to seniors, we are particularly concerned at this time about the increasing number of "geriatric junkies". Women are subject to over-medication at all times during their life, but our elderly women are most at risk and most vulnerable to over-medication. The term "geriatric junkie" has recently been coined to describe the cycle of over-medication among our elderly population -- a cycle where side-effects become symptoms which require further medication and often expensive hospitalization.

Our complete lack of prescription monitoring not only results in unnecessary monetary and social costs to individuals, insurance plans, and the Province, but leaves us open to fraudulent and criminal abuse of our prescription drug system. There is a great need for doctors and pharmacists to take greater care in the prescription and explanation of medications. More effort must be made to disseminate information to seniors, to families, and to the public which aims to improve understanding of the use of medications, the dangers in the use of multiple medication and over-the-counter remedies as well as the possibility of interaction of medications with food and alcohol.[4]

Recommendation - 11

That a system be developed to introduce accountability into the prescribing of drugs.

Recommendation - 12

That a comprehensive educational awareness program be developed by the Province to inform and educate Nova Scotians about the dangers of drug dependency and over-medication. Such a program must teach seniors to question the medications they are prescribed and to assume responsibility for their individual consumption.

Recommendation - 13

That programs and services be developed to specifically help elderly women overcome drug dependency and alcoholism.

REFERENCES

1 Canadian Advisory Council on the Status of Women. Fact Sheet: Women and Aging. Ottawa: CACSW, 1985.

2 Statistics Canada. 1986 Census data.

3 New Democratic Party of Canada. No Cause for Rejoicing: Task Force on Older Women in Canada. June 1983, p.7.

4 Gerontology Research Council of Ontario. National Conference on Medication Use in the Elderly: Proceedings. Hamilton, Ontario, December 9 - 11, 1987, p. 12.